

**Information to identify the case:**

Debtor 1	<u>Hector Lisandro Cabrera</u>	Social Security number or ITIN	<b>xxx-xx-6611</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-23757-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Hector Lisandro Cabrera

10/16/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Hector Lisandro Cabrera  
DebtorCase No. 12-23757-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
Form ID: 3180WPage 1 of 2  
Total Noticed: 39

Date Rcvd: Oct 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2018.

db +Hector Lisandro Cabrera, 114 Buttercup Road, Butler, PA 16001-2802  
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 300,  
 DALLAS, TX 75254-7883  
 cr +Deutsche Bank National Trust Company, 14841 Dallas Parkway, Ste 425, Dallas, TX 75254-8067  
 cr Residential Credit Solutions, P O Box 163229, Fort Worth, TX 76161-3229  
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  
 13433558 Butler Emergency Physicians Assoc., P.O. Box 3478, Wescosville, PA 18106-0478  
 13433559 +Butler Imaging & Intervention, 7 Acee Drive, Natrona Heights, PA 15065-9700  
 13433560 +Butler Memorial Hospital, Attn: Billing, One Hospital Way, Butler, PA 16001-4697  
 13504313 +Deutsche Bank National Trust Company et.al., GMAC Mortgage, LLC, Attn: Bankruptcy Dept.,  
 1100 Virginia Drive, Fort Washington, PA 19034-3277  
 13433564 +Elawar Neurology Associates, Suite 006, P.O. Box 1549, Butler, PA 16003-1549  
 13433568 GMAC Mortgage, P.O. Box 4622, Waterloo, IA 50704-4622  
 13433570 Home Depot Credit Services, P.O. Box 689100, Des Moines, IA 50368-9100  
 13433571 +Kathryn A. Ryan, D.O., 101 Alwine Rd, Saxonburg, PA 16056-8604  
 13436430 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13433573 PNC Bank, P.O. Box 5570, Cleveland, OH 44101-0570  
 13433574 +PNC Bank, P.O. Box 500 /K-Al6-2J, Portage, MI 49081-0500  
 13433572 Panther Physical Therapy, Northgate Plaza 15, Route 19 North, Harmony, PA 16037  
 13433575 +Quantum Servicing Corp., Omni National Bank, Multibank 2009-1 RES-ADC Venture LLC,  
 730 NW 107th Ave., Ste. 310, Miami, FL 33172-3109  
 13700061 Residential Credit Solutions, P.O. Box 163229, Fort Worth, Texas 76161-3229  
 14167924 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 14883297 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 17 2018 02:26:54 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Oct 17 2018 06:13:00 PRA Receivables Management, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 13433561 +E-mail/Text: cms-bk@cms-collect.com Oct 17 2018 02:26:32 Capital Management Services, LP,  
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
 13433562 EDI: CITICORP.COM Oct 17 2018 06:13:00 Citibank NA/Home Depot, CCS Gray Ops Center,  
 P.O. Box 6497, Sioux Falls, SD 57117-6497  
 13467946 E-mail/Text: fnb.bk@fnfg.com Oct 17 2018 02:27:23 First Niagara Bank N.A.,  
 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514  
 13445532 EDI: RMSC.COM Oct 17 2018 06:13:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
 PO Box 960061, Orlando FL 32896-0661  
 13433566 EDI: RMSC.COM Oct 17 2018 06:13:00 GE Capital Retail Bank, P.O. Box 960061,  
 Orlando, FL 32896-0061  
 13433567 EDI: RMSC.COM Oct 17 2018 06:13:00 GECCB/Care Credit, P.O. Box 965036,  
 Orlando, FL 32896-5036  
 13433569 +EDI: GMACFS.COM Oct 17 2018 06:13:00 GMAC Mortgage/Rescap, 1100 Virginia Drive,  
 Fort Washington, PA 19034-3276  
 13524983 E-mail/Text: taxbk@mecklenburgcountync.gov Oct 17 2018 02:27:16  
 Mecklenburg County Tax Collector, P.O. Box 31637, Charlotte NC 28231-1637  
 13518927 +E-mail/Text: bknotice@ncmlc.com Oct 17 2018 02:27:14 National Capital Management, LLC.,  
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
 13583358 EDI: PRA.COM Oct 17 2018 06:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541  
 13506758 EDI: PRA.COM Oct 17 2018 06:13:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13433576 EDI: SEARS.COM Oct 17 2018 06:13:00 Sears/Citibank, P.O. Box 6282,  
 Sioux Falls, SD 57117-6282  
 13433577 EDI: SEARS.COM Oct 17 2018 06:13:00 Sears/Citibank CBNA, 8725 W. Sahara Ave.,  
 The Lakes, NV 89163-0001  
 13437683 +EDI: STF1.COM Oct 17 2018 06:13:00 SunTrust Bank, Attn. Support Services,  
 P.O. Box 85092, Richmond, VA 23286-0001  
 13433578 EDI: STF1.COM Oct 17 2018 06:13:00 Suntrust, P.O. Box 85526, Richmond, VA 23285-5526  
 13575781 EDI: ECAST.COM Oct 17 2018 06:13:00 eCAST Settlement Corporation, POB 29262,  
 New York, NY 10087-9262

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Multibank 2009-1 RES-ADC Venture, LLC  
 cr PNC Bank  
 cr Residential Credit Solutions, Inc., as servicer fo  
 cr Specialized Loan Servicing LLC, as servicer for De

District/off: 0315-2

User: amaz  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 39

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cr\* +Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 300,  
Dallas, TX 75254-7883  
cr\* +Deutsche Bank National Trust Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883  
cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
MEMPHIS, TN 38125-1741  
cr\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
14903536\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
13433563 ##+David Cabrera, 10745 Meadow Crossing Lane, Cornelius, NC 28031-7409  
13433565 ##+First Niagara, P.O. Box 1237, South Windsor, CT 06074-7237

TOTALS: 4, \* 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2018 at the address(es) listed below:

Alan C. Hochheiser on behalf of Defendant Residential Credit Solutions  
ahochheiser@mauricewutscher.com  
Christopher A. DeNardo on behalf of Creditor Residential Credit Solutions, Inc., as servicer  
for Deutsche Bank National Trust Company as Indenture Trustee for MortgageIT Trust 2005-2  
pabk@logs.com  
Dai Rosenblum on behalf of Debtor Hector Lisandro Cabrera Jody@dairosenblumbankruptcy.com,  
pjbz@zoominternet.net; Dai@dairosenblumbankruptcy.com; Michael@dairosenblumbankruptcy.com  
Dai Rosenblum on behalf of Plaintiff Hector Lisandro Cabrera Jody@dairosenblumbankruptcy.com,  
pjbz@zoominternet.net; Dai@dairosenblumbankruptcy.com; Michael@dairosenblumbankruptcy.com  
Daniel JT McKenna on behalf of Defendant Deutsche Bank National Trust Company  
mckennad@ballardspahr.com  
Daniel JT McKenna on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY  
mckennad@ballardspahr.com  
Daniel JT McKenna on behalf of Defendant Specialized Loan Servicing LLC  
mckennad@ballardspahr.com  
Emily M. Spanovich on behalf of Creditor Multibank 2009-1 RES-ADC Venture, LLC  
espanovich@schnader.com  
James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC, as servicer for  
Deutsche Bank National Trust Company as Indenture Trustee for MortgageIT Trust 2005-2  
bkgroup@kmlawgroup.com  
James P. Valecko on behalf of Creditor PNC Bank jvalecko@weltman.com, PitEcf@weltman.com  
Keri P. Ebeck on behalf of Defendant PNC Bank kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
LeeAne O. Huggins on behalf of Creditor Residential Credit Solutions, Inc., as servicer for  
Deutsche Bank National Trust Company as Indenture Trustee for MortgageIT Trust 2005-2  
pabk@logs.com  
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC, as servicer for Deutsche  
Bank National Trust Company as Indenture Trustee for MortgageIT Trust 2005-2 lisac@w-legal.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Thomas R. Dominczyk on behalf of Defendant Residential Credit Solutions  
tdominczyk@mauricewutscher.com

TOTAL: 16